अनुसूचित वाणिज्यिक बैंकों द्वारा विभिन्न भाषाओं में चैक जारी किया जाना

911. **श्री अजीत जोगी:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या अनुसूचित वाणिज्यिक बैंकों को भारत के संविधान की आठवीं अनुसूची में सम्मिलित सभी भाषाओं में चैक जारी करने के निदेश दिए गए हैं;

(ख) यदि हां, तो ऐसे कौन-कौन से बैंक हैं जिन्होंने ऐसे चैक जारी किए हैं; और

(ग) इस समय ऐसे चैक कौन-कौन सी भाषाओं में उपलब्ध हैं?

वित्त मंत्री तथा कम्पनी कार्य मंत्री (श्री पी० चिदम्बरम): (क) जी, नहीं।

(ख) प्रश्न ही नहीं उठता।

(ग) इस समय चैक हिन्दी और अंग्रेजी में उपलब्ध हैं।

Rise in Bank Fraud Cases

912. SHRIMATI KAMLA SINHA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that bank fraud cases involving nationalised and foreign banks have shown a considerable rise;

(b) if so, the comparative number of bank fraud cases detected during the last three years and till date;

(c) the estimated amount involved year-wise;

(d) the resons identified by Government for rise in the bank fraud cases;

(e) the manner in which illegal transactions are carried out by the banks involved; and

(f) what measures have been taken by Government to plug the loopholes in the banking system to check bank frauds?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) to (c) The number of frauds and amounts involved therein that occurred in public sector banks and foreign banks as reported by the RBI during the last 3 years are as follows:

(Amount in Rs. crores)

Year	Public sector banks		Foreign Banks	
	No.	Amount	No.	Amount
1993	2213	320.32	167 137	9.05 2.18
1994	2266	200.07	168	2.35
1995	1890	115.51	(Data	Provisional)

(b) The incidence of bank fraud cases are due to laxity in observance of prescribed systems and procedures by operational staff which are taken advantage of by unscrupulous persons, lack of proper supervision by controlling officers and connivance of insiders etc.

(e) Withdrawal of deposit accounts through forged instruments, fraudulent encashment of negotiable instruments by opening accounts in fictitious names, misappropriation through manipulation of books of accounts, frauds in clearing transactions, misuse/overstepping of lending/discretionary power and frauds in foreign exchange by providing fake import bills etc. are some of the methods used by unscrupulous persons in perpetrating the frauds.

(f) The public Sector banks at the instance of Government and RBI have taken several steps from time to time for checking corruption and prevention of frauds. These steps include issue of comprehensive guidelines by RBI to strengthen the control mechanism in banks, review of fraud cases on a continuning basis by RBI, advising the banks of modus-operandi in ingenious cases alongwith required safeguards to prevent their recurrence, proper training of operational personnel and investigations and scrutiny into reported cases of major frauds as well as snap inspections covering systems and procedures and control arrangements in fraud prone areas by the Department of Supervision in RBI, etc.

Opening of New CGHS Dispensary in Hill Districts of U.P.

913. SHRI RAJ NATH SINGH: Will the Minister of HEALTH AND FAMILY WELFARE be pleased to state:

(a) whether Government have any plan to open new CGHS dispansaries/hospitals in the hill districts of Uttar Pradesh during the period 1996-97;

(b) if so, the details thereof and by when; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE OF THE MINISTRY OF HEALTH AND FAMILY WELFARE (SHRI SALEEM IQBAL SHERVANI): (a) No, Sir.

(b) Does not arise.

(c) It has been decided that the CGHS shall be extended at the first stage to all the State Capital cities having a population of more then 7,500 Central Government employees and pensioners on priority basis subject to availability of financial reasources. In view of the fact that at present a number of such State capitals are yet to be covered under CGHS there is no proposal for opening new CGHS dispensaries in the hill districts of Uttar Pradesh.

हरियाणा में दूरदर्शन तथा आकाशवाणी केन्द्रों का निर्माण कार्य पूरा होना

914. **श्री रामजीलाल:** क्या सूचना और प्रसारण मंत्री यह बताने की कृपा करेंगे कि:

(क) इस समय हरियाणा में निर्माणाधीन नए दूरदर्शन रिले केन्द्रों तथा आकाशवाणी केन्द्रों की संख्या कितनी है;

(ख) इनमें से कितने केन्द्रों का काम पूरा हो गया है;

(ग) इन केन्द्रों से कार्यक्रमों का प्रसारण कब तक प्रारम्भ हो जाएगा; और

(घ) सरकार द्वारा राज्य में हरियाणवी संस्कृति को बढ़ावा देने के लिए क्या प्रयास किए जा रहे हैं?

सूचना और प्रसारण मंत्री (श्री सी॰एम॰ इब्राहिम): (क) हिसार में एक नया रेडियो केन्द्र तथा रोहतक और चर्खी दादरी में दूरदर्शन के दो अल्प शक्ति ट्रांसमीटर कार्यान्वयनाधीन हैं।

(ख) रोहतक में दूरदर्शन का एक अल्प शक्ति ट्रांसमीटर तकनीकी रूप से तैयार है।

(ग) कार्यक्रमों के निर्माण/प्रसारण का इन ट्रांसमीटरों के चालू होने से सीधा संबंध है जो स्टाफ मंजूरी, आधारभूत सुविधाओं तथा धनराशि की उपलब्धता पर निर्भर करता है।

(घ) विभिन्न रूपों में कार्यक्रमों के प्रसारण/टेलीकास्ट के जरिए हरिणाया सहित विभिन्न राज्यों की संस्कृति तथा प्राचीन परम्परा/विरासत को बढ़ावा देने के लिए आकाशवाणी तथा दूरदर्शन सतत् प्रयासरत है।

Steps proposed by SBI to compete with non-banking Financial Companies

915. SHRI KRISHNA KUMAR BIRLA: Will the Minister of FINANCE be pleased to state:

(a) whether the State Bank of India propose to undertake steps to compete with the non-banking financial companies with regard to attracting deposits;

(b) if so, the details thereof;

(c) whether the functioning of non-banking financial companies is affecting adversely the functioning of nationalised banks; and